

Information to identify the case:

Debtor 1	<u>Jorge Lopez</u>	Social Security number or ITIN	xxx-xx-6334
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gloria T. Lopez</u>	Social Security number or ITIN	xxx-xx-5331
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-24372-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jorge Lopez

Gloria T. Lopez

9/9/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jorge Lopez
Gloria T. Lopez
Debtors

Case No. 19-24372-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 09, 2024

User: admin
Form ID: 3180W

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jorge Lopez, Gloria T. Lopez, 21 Cross Street, Englewood, NJ 07631-2130

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 09 2024 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 09 2024 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Sep 10 2024 00:20:00	AIS Portfolio Services LP, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Sep 10 2024 00:20:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518369167	+ EDI: GMACFS.COM	Sep 10 2024 00:20:00	ALLY FINANCIAL, ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901
518369168	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 09 2024 20:33:00	AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016
518410220	Email/Text: bnc@trustamerifirst.com	Sep 09 2024 20:33:00	AmeriFirst Home, Improvement Finance, LLC, PO Box 2040, Omaha, NE 68103
518495853	Email/Text: bnc@trustamerifirst.com	Sep 09 2024 20:33:00	AmeriFirst Home Improvement Finance, 11171 Mill Valley Rd., Omaha, NE 68154
518369170	+ Email/PDF: bncnotices@becket-lee.com	Sep 09 2024 20:48:39	AMEX/BANKRUPTCY, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540
518491882	EDI: GMACFS.COM	Sep 10 2024 00:20:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
518486431	Email/PDF: resurgentbknofications@resurgent.com	Sep 09 2024 20:47:40	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518369171	+ EDI: BANKAMER	Sep 10 2024 00:20:00	BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238, EL PASO, TX 79998-2238
518466657	EDI: Q3GTBI	Sep 10 2024 00:20:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box

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			788, Kirkland, WA 98083-0788
518369172	+ EDI: CAPITALONE.COM	Sep 10 2024 00:20:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518369175	+ EDI: CAPITALONE.COM	Sep 10 2024 00:20:00	CAPITAL ONE / SAKS F, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518369176	+ EDI: CAPONEAUTO.COM	Sep 10 2024 00:20:00	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518369177	+ Email/Text: bankruptcy@cavps.com	Sep 09 2024 20:34:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2321
518369178	EDI: CITICORP	Sep 10 2024 00:20:00	CBNA/HOME DEPOT, CITI CARDS PRIVATE LABEL BANKRUPTCY, PO BOX 20483, KANSAS CITY, MO 64195
518369203	EDI: CITICORP	Sep 10 2024 00:20:00	THE HOME DEPOT/CBNA, CITI CARDS PRIVATE LABEL BANKRUPTCY, PO BOX 20483, KANSAS CITY, MO 64195
518369180	+ EDI: CITICORP	Sep 10 2024 00:20:00	CITIBANK/RADIOSHACK, CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
518369181	+ EDI: CITICORP	Sep 10 2024 00:20:00	CITIBANK/SEARS, ATTN: BANKRUPTCY, PO BOX 6275, SIOUX FALLS, SD 57117-6275
518369182	+ EDI: CITICORP	Sep 10 2024 00:20:00	CITICARDS CBNA, CITI BANK, PO BOX 6077, SIOUX FALLS, SD 57117-6077
518369183	+ EDI: WFNNB.COM	Sep 10 2024 00:20:00	COMENITY BANK/J CREW, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518369184	+ EDI: WFNNB.COM	Sep 10 2024 00:20:00	COMENITY BANK/MANDEES, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518369186	+ EDI: WFNNB.COM	Sep 10 2024 00:20:00	COMENITY/MPRC, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
518369187	+ EDI: WFNNB.COM	Sep 10 2024 00:20:00	COMENITYCAPITAL/C21, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
518379944	+ EDI: AISACG.COM	Sep 10 2024 00:20:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518408500	+ EDI: AISACG.COM	Sep 10 2024 00:20:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518371940	+ Email/Text: bankruptcy@cavps.com	Sep 09 2024 20:34:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518369188	EDI: CITICORP	Sep 10 2024 00:20:00	DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040
518369204	EDI: CITICORP	Sep 10 2024 00:20:00	VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518493820	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 09 2024 20:34:00	HSBC Bank USA, N.A. et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518369179	EDI: JPMORGANCHASE	Sep 10 2024 00:20:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850

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519768619	+ Email/Text: noticingcenter@lcsfin.com	Sep 09 2024 20:33:00	LCS Capital, LLC, C/O LCS Financial Services Corporation, 6782 S. Potomac St. Suite #100, Centennial, CO 80112-8000
518369190	+ Email/Text: bnc@nordstrom.com	Sep 09 2024 20:33:58	NORDSTROM FSB, ATTN: BANKRUPTCY, PO BOX 6555, ENGLEWOOD, CO 80155-6555
518369191	+ EDI: PRA.COM	Sep 10 2024 00:20:00	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518414096	EDI: PRA.COM	Sep 10 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Annie Sez, POB 41067, Norfolk VA 23541
518479918	EDI: PRA.COM	Sep 10 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Ashley Homestore, POB 41067, Norfolk VA 23541
518426750	EDI: PRA.COM	Sep 10 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o New York & Company, POB 41067, Norfolk VA 23541
518479841	EDI: PRA.COM	Sep 10 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
518369195	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 09 2024 20:34:00	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
518369196	+ EDI: SYNC	Sep 10 2024 00:20:00	SYNCB/TOYS 'R' US, ATTN: BANKRUPTCY, PO BOX 965004, ORLANDO, FL 32896-5004
518369197	+ EDI: SYNC	Sep 10 2024 00:20:00	SYNCB/WHITEHALL, C/O PO BOX 965036, ORLANDO, FL 32896-0001
518369198	+ EDI: SYNC	Sep 10 2024 00:20:00	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
518369199	+ EDI: SYNC	Sep 10 2024 00:20:00	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518369200	+ EDI: SYNC	Sep 10 2024 00:20:00	SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
518370208	^ MEBN	Sep 09 2024 20:34:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518369202	+ EDI: LCITDAUTO	Sep 10 2024 00:20:00	TD AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 9223, FARMINGTON HILLS, MI 48333-9223

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518369169	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016
518369173	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518369174	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518369185	*+	COMENITY BANK/MANDEES, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518369189	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040
518369205	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518369206	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518369192	*+	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518369193	*+	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021

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518369194 *+
518369201 *+

PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL
32896-5064

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HSBC Bank USA N.A., as Trustee on behalf of the holders of Deutsche Bank Alt-A, ET AL... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor HSBC BANK USA N.A. kimwilson@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low	on behalf of Joint Debtor Gloria T. Lopez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Debtor Jorge Lopez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8